

# **EXHIBIT F**



For All the Commitments You Make®

REAL ESTATE  
PRACTICE POLICY

DECLARATIONS

AGENCY BRANCH PREFIX POLICY NUMBER

078990 969 REP 2-4988169-3-03

Insurance is provided by  
Continental Casualty Company  
CNA Plaza, Chicago, IL 60685,  
A Stock Insurance Company.

1. NAMED INSURED AND MAILING ADDRESS:

J. C. DeNiro, LLC  
65 North Moore  
Suite 2A  
New York, NY 10013

NOTICE TO POLICYHOLDERS:  
The coverage afforded by this policy is  
on a Claims Made basis. Please review  
the Policy carefully and discuss the  
coverage with your insurance agent or  
broker.

2. POLICY PERIOD: Inception: 11/25/03 Expiration: 11/25/04  
at 12:01 A.M. Standard Time at the address shown above.

3. ERRORS AND OMISSIONS LIABILITY:

- A. Limits of Liability: Each Claim: \$1,000,000. Aggregate: \$1,000,000.
- B. Lockbox Limit of Liability: \$30,000.  
(SUBLIMIT INCLUDED WITHIN THE LIMITS OF LIABILITY)
- C. Vicarious Liability and Disparate Impact Discrimination  
Limit of Liability: \$250,000.  
(SUBLIMIT INCLUDED WITHIN THE LIMITS OF LIABILITY)
- D. Deductible: Each Claim: \$1,000.
- E. First Coverage Date: 11/25/02

4. PREMIUM: \$855.00  
DISCRIMINATION (Optional \$250,000 Sublimit): \$100.00  
TOTAL PREMIUM: \$955.00

The premium for any Extended Claim Reporting Period requested as specified in the policy  
will be: 200% of the annual premium for 3 years.

*James F. Willging*

Countersigned by Authorized Representative

G-128413-B31  
(ED. 2/00)

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